

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICIA A. CHANEY

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-23680

Chapter 13

Document No.: 47

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 5th day of February, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

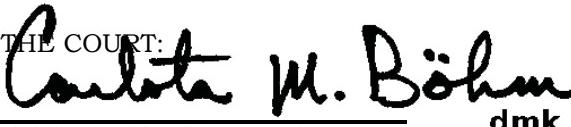
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
2/5/21 11:43 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE
dmk

In re:
Patricia A. Chaney
Debtor

Case No. 15-23680-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Feb 05, 2021

User: dpas
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db	+ Patricia A. Chaney, 979 Walnut Hill Road, Uniontown, PA 15401-5059
14118471	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company, National Bankruptcy Service Center, P.O. Box 6275, Dearborn, MI 48121
14118468	+ Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14118467	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14118470	+ First Express, P. O. Box 856021, Louisville, KY 40285-6021
14118473	+ KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
14131089	+ Maurice & Needleman, Suite 935One Penn Center, 1617 John F. Kennedy Boulevard, Philadelphia, PA 19103-1821
14195920	+ Nationstar Mortgage LLC d/b/a Champion Mortgage Co, Champion Mortgage Company, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14118475	Nationstar Mortgage, LLC, d/b/a Champion Mortgage Company, Reverse Mortgage Servicing Department, P.O. Box 40724, Lansing, MI 48901-7924
14131090	Nationstar Mtg, LLC d/b/a Champion Mtg., Reverse Mortgage Servicing Department, P.O. Box 40724, Lansing, MI 48901-7924
15214385	SantanderConsumerUSA Inc, as servicing agent, forGateway,OneLending&Finance., LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
14118478	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14118465	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 06 2021 04:35:12	Capital One, c/o TSYs Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14141356	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 06 2021 04:56:38	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118472	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Feb 06 2021 05:17:00	Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
14118474	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 06 2021 05:18:00	Lane Bryant/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14149510	Email/Text: bnc-quantum@quantum3group.com	Feb 06 2021 05:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14133288	Email/PDF: cbp@onemainfinancial.com	Feb 06 2021 04:45:06	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14118477	Email/PDF: cbp@onemainfinancial.com	Feb 06 2021 04:45:06	Springleaf Financial Services, 219 Walmart Drive--Suite C, Uniontown, PA 15401-8423
14131092	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 06 2021 04:56:34	Secretary Housing & Urban Development, 451 Seventh Street, S.W., Washington, DC 20410-0002
14118479	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 06 2021 05:17:00	Verizon, Attn: Bankruptcy, 500 Technology Drive,

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14118480	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 06 2021 05:17:00	Weldon Spring, MO 63304-2225
14118481	Email/Text: hbbankruptcynotices@wvumedicine.org	Feb 06 2021 05:17:00	Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
			West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Champion Mortgage Company
cr		SantanderConsumerUSA Inc as servicing agent forGat
14195919		Nationstar Mortgage LLC d/b/a Champion Mortgage Co
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, 175 N. Riverview Dr., Anaheim, CA 92808
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
14131087	*+	Fidelity National Collections, 220 East Main Street, P.O. Box 2055, Alliance, OH 44601-0055
14131088	*+	First Express, P.O. Box 856021, Louisville, KY 40285-6021
14145094	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808
14131093	*+	Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225
14131094	*	Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
14131091	*+	Wayne H. Port, Esq., George, Port & George, Suite One, 92 East Main Street, Uniontown, PA 15401-3577
14131095	*	West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127
14118466	##	Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
14118469	##+	Fidelity National Collections, 220 East Main Street, P.O. Box 2055, Alliance, OH 44601-0055
14118476	##+	Wayne H. Port, Esq., George, Port & George, Suite One, 92 East Main Street, Uniontown, PA 15401-3577

TOTAL: 3 Undeliverable, 9 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

Name Email Address

Andrew F Gornall on behalf of Creditor Champion Mortgage Company andygornall@latouflawfirm.com

Brian Nicholas on behalf of Creditor Champion Mortgage Company bnicholas@kmllawgroup.com

Daniel R. White on behalf of Debtor Patricia A. Chaney

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sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Gateway One Lending & Finance ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6